



Order Filed on July 17, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

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Attorneys for Deutsche Bank National Trust  
Company, as Trustee for Home Equity Mortgage Loan  
Asset-Backed Trust, Series INABS 2005-A, Home  
Equity Mortgage Loan Asset- Backed Certificates,  
Series INABS 2005-A

In Re:

Dana Wilson, Steven A Wilson, Sr

Debtor.

Case No.: 18-13748 MBK

Adv. No.:

Hearing Date: 5/8/18 @ 10:00 a.m.

Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: July 17, 2018**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Page 2

Debtor: Dana Wilson, Steven A. Wilson Sr

Case No.: 18-13748 MBK

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Deutsche Bank National Trust Company, as Trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series INABS 2005-A, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2005-A, holder of a mortgage on real property located at 1444-1448 Linbarger Ave, Plainfield, NJ 07108, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Bruce C. Truesdale, Esquire, attorney for Debtors Dana Wilson and Steven A. Wilson and for good cause having been shown;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by August 31, 2018, or as extended by extended by modified plan; and

It **ORDERED, ADJUDGED and DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the note and mortgage while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event loss mitigation is unsuccessful, Debtor shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, selling the property, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee shall make disbursements on Secured Creditor's proof of claim while the loan modification is pending pursuant to the terms of the plan;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights with regard to the pre-petition arrears; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that a modified plan is not required to comply with the terms of this order; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Steven A. Wilson, Sr.  
Dana Wilson  
Debtors

Case No. 18-13748-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2018.

db/jdb +Steven A. Wilson, Sr., Dana Wilson, 4006 Hana Road, Edison, NJ 08817-2566

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 19, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Bruce C. Truesdale on behalf of Joint Debtor Dana Wilson brucectruesdalepc@gmail.com,  
bctpccef@gmail.com/r49787@notify.bestcase.com

Bruce C. Truesdale on behalf of Debtor Steven A. Wilson, Sr. brucectruesdalepc@gmail.com,  
bctpccef@gmail.com/r49787@notify.bestcase.com

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
Home Equity Mortgage Loan Asset-Backed Trust, Series INABS 2005-A, Home Equity Mortgage Loan

Asset- Backed Certificates, Series INABS 2005-A dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
Home Equity Mortgage Loan Asset-Backed Trust, Series INABS 2005-A, Home Equity Mortgage Loan

Asset- Backed Certificates, Series INABS 2005-A rsolarz@kmlawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6